

Memorial CREDIT UNION

growing your financial health

FINANCIAL HEALTH NEWS

| 4TH QUARTER 2020

Should I refinance my home?

Find out if it's right for you.

Why Refinance Your Mortgage?



Lower Your Interest Rate



Lower Your Monthly Payment



Pay Off Your Mortgage Faster



Get a Fixed Rate Mortgage



Remove PMI from an FHA Loan



Get Cash-out and Invest

There are many great refinance opportunities. To find out what's right for you, talk to us about your options and evaluate what will work best.

Learn More @
www.MEMORIALCU.org





Even though you may be staying home more, you still have convenient access to your accounts at MCU. With the latest technology, it's easy to manage your accounts, wherever you are.



Download the free mobile app



Use mobile deposit



Log in to online banking



Sign up for text banking



Open accounts online



Apply for loans online

Learn more @ www.MEMORIALCU.org

PSSST... PASS IT ON

What do you do when you need a new product or service? You ask your family or friends for a recommendation. We all do. We invite you to pass on the good news about MCU and get paid for your referral!

Tell your friends and family -



How we've helped you with a loan or new account.



How we've been around since 1953.



How we offer a broad selection of affordable products and services.



How we have awesome employees who are happy to help!

It's easy to make a referral. Just enter their email address and we'll send them an email letting them know that you've recommended Memorial Credit Union.



**Get Started at
ReferMCU.org!**



Earn Up to \$150 with The Member Rewards Program

Auto Buying

This one of a kind program gives YOU the opportunity to earn reward dollars between \$25 and \$150.

\$25

Get paid \$25 when you purchase a vehicle from a Preferred Dealer listed on this website.

\$25

Get paid an additional \$25 for following the step above and financing your vehicle purchase with us.

\$50

Double Reward Dealers will also pay \$50 when you complete your auto purchase with them.

\$50

Use the "Sell Your Car" feature on this website to sell your current car and earn \$50 when the sale is complete.



GET STARTED @
memorialcu.memberautocenter.com/rewards-program

*Visit website for full details about the rewards program.



#ICU Day

On October 15, 2020, credit unions worldwide celebrate International Credit Union Day (ICU Day). This annual event raises global awareness for the credit union movement through outreach, volunteering, and fundraising. Here's what makes Memorial Credit Union different!

CREDIT UNION	BANK
Not-for-profit financial cooperative	Profit-oriented financial institution
Member-owned and operated	Controlled by stockholders and paid officials
All member-owners benefit	Stockholders benefit
Volunteer, member-elected Board of Directors who represent member interests	Paid Board of Directors represents the owners. Customers don't have voting privileges.
Federally insured by NCUA	Federally insured by FDIC

THE CREDIT UNION ADVANTAGE

Known for member satisfaction year over year.
Member-focused philosophy of "People Over Profits."
Credit Unions want to work with our members.
Lower rates and fewer fees since the credit union is not-for-profit.
All the same services and technology but at a better price!



Mobile App FAQ's



If you haven't tried the new Mobile App yet, download it to see the many great enhancements and features! As with anything new, we've gotten a few questions so here are some FAQs to learn more.

Q What's the difference between "Pay My Loan" and "Loan Transfers"?

A Loan Transfers

Allows you to make a loan payment using funds from your MCU checking or savings account.

Pay My Loan

This is when you make your loan payment from an account outside of MCU. This transaction does involve a fee.

Q What's the difference between "Pay a Friend" and "Pay a Member"?

A Pay a Friend

Let's you send money to a non-MCU member using their phone number or email address.

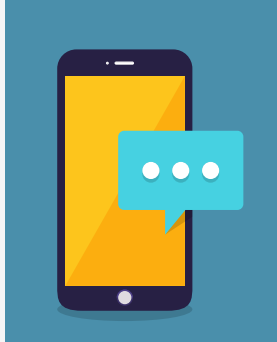
Pay a Member

Allows you to transfer money from one MCU account number to another MCU account number.

Q Can I transfer money to another financial institution?

A Yes, you can! Just select "External Transfers" to transfer money from your MCU account to an external account at another financial institution.

Visit www.MEMORIALCU.org to download the app and watch the new tutorial.



TEXT BANKING

At Your Fingertips

Text Banking lets you check your past transactions and account balances via text messages on your mobile phone or wireless device. It's free, safe & secure!

Enrollment is easy! First, log in to your MCU Online app, click the Settings icon, then click Settings and select Text Banking. Once there, simply follow the prompts to enroll.

Using your smartphone, send a text message with a command word like **"BAL" to 59217** and we'll reply instantly with your account balance. It's just like texting a friend!

*Messaging and data rates for your phone may apply.

Text	Description
BAL	Returns account balance information.
HIST	Returns a transaction history for a specified savings or loan account.
TRAN	TRAN (amount) e.g. TRAN 250 Transfers the amount that you specify from one account to another.
STOP	Disables text banking.
START	Enables text banking.
HELP	List Text Banking commands.

FINANCIAL REPORTING DISCLOSURE

Memorial Credit Union engaged the services of AJ Weaver & Associates to review all credit union records, internal controls, and accounting procedures. This annual audit is performed in accordance with national credit union standards and general accounting practices.

Upon request, copies of the documents listed below are available for review.

- Articles of Incorporation
- Bylaws
- Rules
- Guidelines
- Board Policies
- Annual Report
- Income and Expense Report
- 990 Report
- Statement of Condition Report

COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at:

Memorial Credit Union
7789 SW Freeway, Suite 175
Houston, TX 77074

Telephone Number:
713.778.6300

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at:

914 East Anderson Lane
Austin, TX 78725-1699

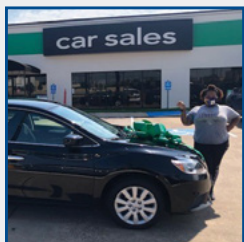
Telephone Number:
512.837.9236

Website:
www.cud.texas.gov

MCU HAPPENINGS



Happy Birthday, Grace!



Another happy member closes on an auto from Enterprise. Congratulations Talia!

EMPLOYEE ANNIVERSARIES



Elva



Robyn

HOLIDAY CLOSINGS

October 12, 2020
Columbus Day

November 11, 2020
Veterans Day

November 26, 2020
Thanksgiving Day

December 25, 2020
Christmas Day

January 1, 2021
New Year's Day

MAIN NUMBER 713.778.6300 | ACCESS 24 713.778.6350

www.MEMORIALCU.org



Federally Insured by NCUA